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ABSTRACT

This manual, designed for use in training staffs of local agencies which counsel elderly clients on housing problems, is organized into five sessions dealing with the social and economic factors of finding adequate physical shelter. Sessions deal with acquainting participants with the most critical issues in housing for the elderly; developing and applying a checklist of important locational factors in elderly housing; acquaintance with the hidden costs of different housing types; introduction to the process of providing housing counseling services; and acquaintance with relocation problems for the elderly. Each session includes a list of objectives, materials, and handouts. All sessions are extensively outlined illustrating the specific procedure and the time it should take to accomplish each objective. Readings are included for copying and use as handouts in several of the sessions. (Author/MBR)

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HOUSING FOR THE ELDERLY

A TRAINING MANUAL

James S. McCullough

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Extension Division
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INTRODUCTION

This training manual is designed for use in training staffs of local agencies which counsel elderly clients on housing problems. The manual assumes no prior familiarity on the part of the staff with the special housing needs of the elderly nor any familiarity with housing assistance programs in general.

The manual approaches the housing needs of the elderly not just as a problem of providing adequate physical shelter. Major emphasis is placed on the social and economic aspects as well. This emphasis stems from a growing awareness of the social and psychological factors that surround the home. For the elderly, the dwelling unit and the surrounding neighborhood are very important simply because the elderly person spends so much time in and around the dwelling. As personal mobility lessens with age, the home and neighborhood become increasingly the focus of all social activity. Friendships tend to be made and maintained in the immediate neighborhood and the home becomes the location for almost all socializing. For these reasons the manual will focus on the housing characteristics which affect social activity of the elderly.

The manual is organized into five sessions each of which is approximately two hours in length. The sessions are complementary and are designed to be taught in the sequence in which they are presented. Material in some sessions, however, may be used independently to address a specialized need in a particular area.

The training sessions are built around extensive class participation, utilizing several class exercises, discussion groups, and handout materials. The discussions are guided by materials presented in SESSION

PROCESS sections but are left purposefully flexible. The trainer may choose to conduct a session exactly as it is designed. Better yet, the trainer may adapt the material to his own style, including ideas and information that are particularly relevant to the training group.

At the end of the training sessions the participant should be an effective housing counselor for the elderly client. Specifically the participant should be able to:

1. help the elderly client understand his or her particular housing problem;
2. assist the client in securing the most suitable housing available;
3. be able to appraise different housing needs of the elderly in the community and communicate useful information to local planners who design housing assistance programs for the community.

The format of the manual is similar to conventional service training manuals. Handouts to be used in the sessions are included at the end of the SESSION PROCESS sections of each session. The trainer should feel free to duplicate any other materials in the manual.

The participants should be encouraged to keep the handout materials and use them as references after the training sessions have ended.

INTRODUCTION TO HOUSING PROBLEMS OF THE ELDERLY

Session One

Purpose: To acquaint the training participant with the most critical issues in housing for the elderly.

Objectives: At the end of the session each participant will be able to:

1. List and describe the major housing problems faced by many older persons.
2. Identify and discuss some of causes for the elderly housing problems.
3. Identify some of his or her own biases which every participant brings to the counseling situation.

Time: Approximately 2 hrs. 15 min.

Materials: 1. Handouts

-- Reading: "Housing and the Older Person".

--Exercise: Housing the Elderly Game

2. Blackboard, or flip charts and felt pens.
3. Notebooks or paper for participants.

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
Introduction	1. Summarize the purpose of the five session training course, using the INTRODUCTION to the manual as a guide. Emphasize: (1) no prior familiarity with area is required. (2) extensive class participation is expected. (3) that the training focuses on social aspects of housing. (4) the three things that the participant should be able to do at the end of training (INTRODUCTION, p. 2) 2. State the purpose and objective of Session 1.	15
To increase knowledge of symptoms and underlying causes of the housing problems of the elderly	1. Give each participant a copy of the reading, "Housing and the Older Person". 2. Allow about 15 minutes for individual reading. 3. Discuss the reading with the class. Ask: (1) if members of the class can give some examples or case studies that illustrate elderly housing problems. (2) for additions to the list of problems.	

OBJECTIVE	PROCEDURE	TIME
	(3) the class to discuss the effects of loss of mobility on maintaining social contact-- (a) Ask the class to write down the number of social contacts that each participant has on an average day. These may include acquaintances as well as friends. (b) Ask the class to subtract from the number of contacts those they would lose if they: -- stopped work -- stopped driving a car -- became widowed (c) Discuss the percentage of social contact loss.	60
To allow the participant to apply insights to a simulated situation. To allow the participant to identify his/her own biases in discussing elderly housing needs.	1. Give each participant a copy of the handout, Housing the Elderly Game including the Instruction Sheet and Map. 2. Read the instructions aloud as the class reads them over. 3. Allow approx. 30 minutes for the class to complete the exercise. 4. Record the participants' site selections on the blackboard like so:	

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME

PARTICIPANT	SITE 1	2	3	4
A	2	3	1	4
B	1	3	2	4
C	1	4	3	2
D				
.				
.				

Write in the ranking (1 thru 4) for each site for each participant.

60

READING

HOUSING AND THE OLDER PERSON

INTRODUCTION

A discussion of housing for the elderly should begin with some understanding of what it means to grow older in our society. Aging is universal and normal, a process that begins at birth. To all persons, growing older means adaptation to changes of the human body and changes in the social environment. Oftentimes, at the time of retirement, an aged person is viewed as being obsolete and contributing little of value to society. However, a large percentage of elderly people can lead active, productive lives and want to continue doing so as long as possible.

Elderly people, as a group, are one of the nation's most distressed minorities. Loss of income is an everpresent problem for the elderly. Social Security, private and public retirement plans, and personal savings have not been enough to reduce poverty among the elderly. About two-thirds of the elderly people in this country have annual incomes of $5,000 or less. Currently, about 12½ percent of North Carolina's population is composed of people aged 60 and over, and this segment of the population is increasing.

Aging means changing roles for the individual and changes in the social environment. The role of worker and bread-winner is lost for many elderly at the age of retirement. Many persons who have been active socially and involved in civic and professional organizations often find that they are given positions of less importance as they grow older. Our society is one which, for the most part, refuses to honor the value of old age. Negative attitudes and stereotypes about aging have created opinions that are damaging to elderly persons. This generally accepted view of the older adult as a passive, withdrawn person has resulted in a forced segregation and alienation of the older person.

There is a tendency to make hasty and erroneous statements about meeting the housing needs of the elderly. It is true that housing for the elderly must respond to the special needs of the elderly because of the physical and social changes that accompany the aging process. It is wrong, however, to conclude from these shared characteristics that the basic needs of the elderly are different from those of any other age group. For all age groups "...housing is invested with the emotions of family living and independence of spirit and action. It encompasses friendship patterns and all of the dimensions of community life. It is an environment in which one can take pride and find the resources needed to mold a meaningful way of life" (1971 White House Conference on Aging).

THE PROBLEM

If we look at any city or town across the nation we find that the elderly are plagued by more different types of housing problems than any other group. The severity of the housing problem is compounded by the fact that, as one passes retirement age, an increasingly large percentage of time is spent in and around the home.

We may identify seven types of housing problems for the elderly:

1. The elderly, like other poor people, occupy a sizeable proportion of dilapidated housing in this country-- housing that has health and safety hazards, lacks minimal conveniences, and makes the occupant feel like a "nobody".

2. Many elderly pay an enormous percentage of their monthly income on rent, leaving insuffient money for other expenses such as doctor visits and adequate food.

3. Many elderly are institutionalized because they, or their relatives, feel that they cannot live at home without assistance and there is no one willing or able to provide the assistance. In many cases the assistance required is very small.

4. Many elderly are left "marooned" in changing urban neighborhoods as these older residential areas are converted to rooming house districts and commercial areas. Lacking "anywhere else to go", these elderly are left in high crime neighborhoods with few good neighbors and friends around them.

5. The elderly must often live where the rents are cheapest. This means that they live in neighborhoods where crime is high and city services are poor-- poor street lighting, sidewalks, and far away from good supermarkets and department stores (where prices are usually the lowest.)

6. The elderly often live isolated from family and friends. For many, social contact is only maintained through watching television or, for those who can afford it, through telephone contact.

7. Many elderly are forced to live with relatives even though both the elderly person and the relative resent the situation.

These problems represent only some of the more evident housing problems that an elderly person may face. If we are to help a client solve one or more of these problems we must first understand the causes of the problems.

There are three major causes of the housing problems of the elderly. These are:

Lack of Money
Lack of Information
Lack of Mobility

Lack of Money

A lack of money obviously underlies many problems that elderly people have, including housing. To help the elderly poor overcome some of their housing problems, the Federal and State governments have created a number

of housing assistance programs which provide decent housing at cheap prices. Unfortunately many eligible people are unable to take advantage of such programs either because there is not enough subsidized housing to go around or because the client does not know of the program.

Lack of Information

An elderly client may not know about specific housing assistance programs or he may not know about other simple alternatives to his housing problem. A person may get used to a situation and not even think about alternatives. For example, an isolated and lonely person may think that older people are just naturally lonely and not even think about the reasons for his being alone. After a client becomes aware of his alternatives, he still may need to know how to "get plugged into the system". Therefore, we see that there are two ways that a counselor may help the client overcome his information problem in housing-- (1) help the client understand the nature of the problem and the alternatives, and (2) help the client make the right contacts to get something concrete done.

Lack of Mobility

The elderly are less mobile than other adults. This means that their social contacts tend to be located in the neighborhood surrounding the home. If the immediate neighborhood does not contain other elderly or people with similar interests, the elderly person will usually have fewer friends and be isolated from the community. This means that the location of the home and the character of the surrounding neighborhood are very important to the elderly person. We normally think that an elderly person should have more time for making and maintaining friendships. This is not true however since an elderly person usually has less social contact and less chance for making friends than a younger, more mobile adult has.

(Note: This article is based in part on material in the Michigan State Housing Development Authority, Housing for the Elderly Development Process)

CLASS EXERCISE

HOUSING THE ELDERLY GAME

INSTRUCTIONS

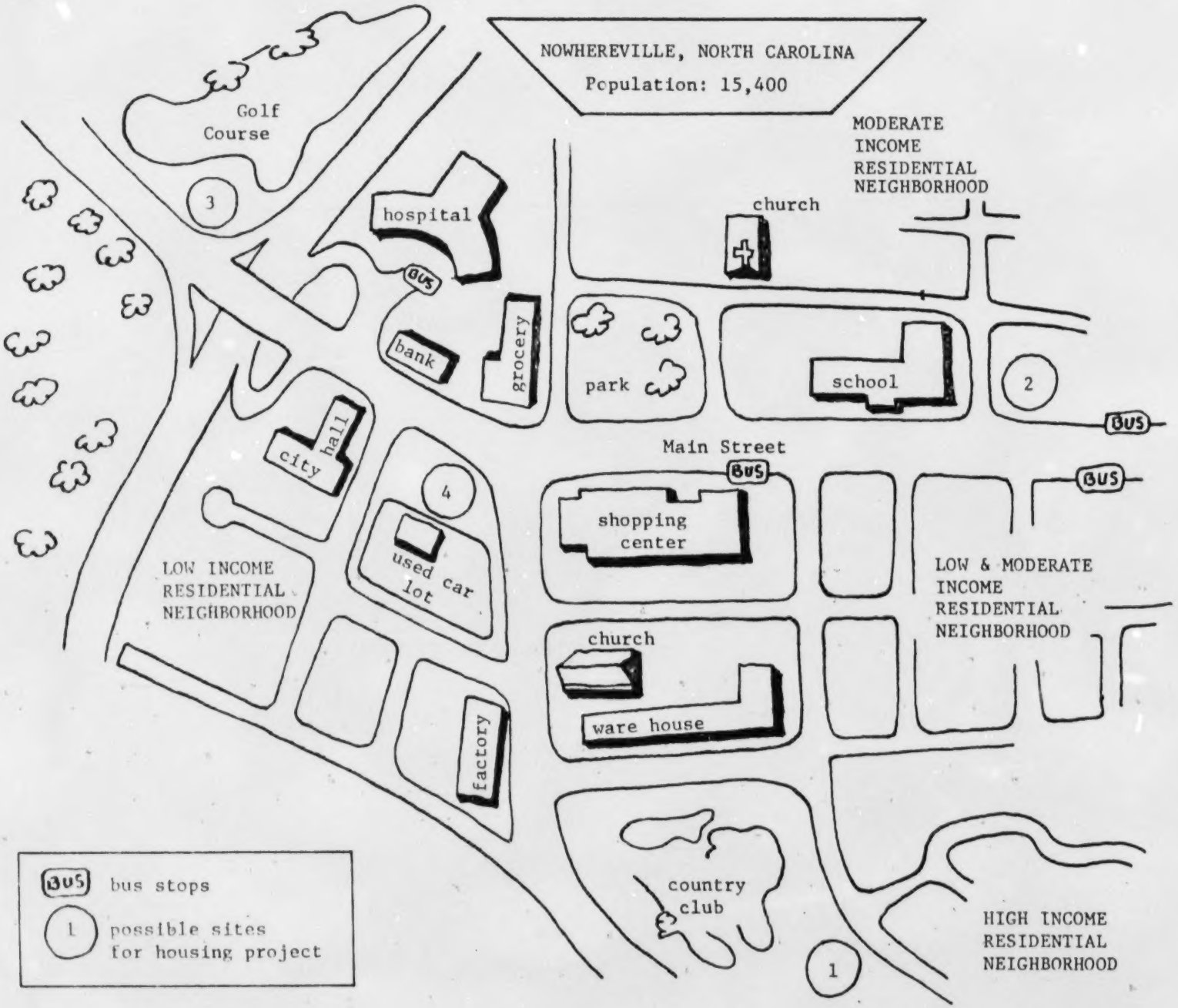
This exercise in intended to allow you to apply your current knowledge about elderly housing needs to a realistic situation. There are no right and wrong answers. The exercise will be used as a basis for discussion in this and following sessions. It should also provide each participant with some insight into his own attitudes about what he or she thinks the elderly person wants in housing. Knowing your own biases should help you counsel the client more objectively without pushing your own feelings onto the client.

The accompanying map of Nowhereville, N.C. shows some major features of that town of 15,400 population. The map also shows four possible sites for locating a housing project of fifty apartment units for the elderly. These possible sites are marked as Sites 1 through 4 on the map.

The Public Housing Authority of Nowhereville has asked you, as an expert on elderly housing needs, to recommend one of the four sites for purchase. Each site is the same size and will cost about the same amount. The occupants of the project are all currently residing in Nowhereville. To be eligible for the project, a person must be over 62 years of age and have an annual income of less than $4,000. Nowhereville has a small public bus system which is actually part of a county system connecting Nowhereville to several other towns in the area. The bus runs only along Main Street. It turns around at the hospital on the south side of town and returns north along Main St. continuing on out of town to the north.

The Housing Authority Director would like you give him some reasons for the choice that you recommend. Therfore, it will be helpful for you to write down some criteria for selecting a site before you make your choice.

This should take about 25 - 30 minutes to complete. Have fun.


NOWHEREVILLE, NORTH CAROLINA
Population: 15,400
Golf Course
3
hospital
BUS
bank
grocery
MODERATE INCOME RESIDENTIAL NEIGHBORHOOD
church
park
school
2
BUS
Main Street
BUS
BUS
shopping center
city hall
4
used car lot
LOW INCOME RESIDENTIAL NEIGHBORHOOD
LOW & MODERATE INCOME RESIDENTIAL NEIGHBORHOOD
church
ware house
factory
country club
1
HIGH INCOME RESIDENTIAL NEIGHBORHOOD
BUS bus stops
1 possible sites for housing project

15

16

LOCATIONAL FACTORS IN HOUSING FOR THE ELDERLY

Session Two

Purpose: To allow the class to develop and apply a checklist of important locational factors in housing for the elderly.

Objectives: At the end of the session each participant should be able to:

1. List at least five criteria for selecting a neighborhood suitable for an elderly client.

2. Apply the criteria in evaluating different locations.

Time: Approximately 1 hr. 45 min.

Materials: 1. Blackboard or flip charts and felt pens.

2. A copy of the Site rankings from Session 1.

3. Maps of "Nowhereville,N.C." from the Housing the Elderly Game in Session 1.

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
Introduction To develop a checklist of criteria for selecting suitable locations for elderly housing.	1. State the purpose of the session. 2. Put the following list on the blackboard: <u>Neighborhood Criteria</u> A. Close to necessary stores and services B. Close to available public transportation C. Close to, or in, neighborhoods of people with similar backgrounds. D. Close to church(es). E. Safe from traffic hazards F. Safe from crime G. Convenient for part-time work H. Good for walking-- not hilly or rough pavement 3. Ask the class members to discuss each of these items in terms of their importance to the elderly resident. Ask for any important additions to the list. Ask the class to delete any that they feel are not important.	40

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
To learn one way of ranking multiple criteria. To apply the ranked criteria to a realistic situation.	1. Appoint a "scorekeeper" for this exercise. 2. Have the class take out the map of "Nowhereville, N.C." 3. Have the class rank each of the four sites on the map in terms of how well each site meets the criteria listed in the first part of this session. For each criteria give the site a 1, 2, or a 3. 1-- does not meet the criteria very well. 2-- somewhat meets the criteria. 3-- meets the criteria very well. 4. Have the scorekeeper record the scores for all the criteria for each of the four sites. Total up the scores for each site. For example, if Site 4 scored 3,3,2,3,1,1,3 on the seven criteria (we could not rank it on criteria #8 since we did not have information on the terrain of the town), the total score would be 16. 5. Compare the scores for each of the four sites. The highest scores should indicate the best sites. Compare these scores to the choices that the class members made in Session 1. 6. Ask various class members to discuss the differences between their selections in Session 1 and the class selections in this this session. What have they learned from this exercise?	60

ECONOMIC ASPECTS OF HOUSING

Session Three

Purpose: To acquaint the participant with the hidden costs of different types of housing.

Objectives: At the end of the session, the participant will be able to:

1. Calculate total housing costs for rental and homeowner situations.

2. Apply information gained in the session to a realistic counseling situation.

3. Know how to go about collecting relevant information on housing costs.

Time: Approximately 2 hrs. 10 minutes.

Materials: 1. Blackboard or flip charts and felt pens.

2. Handouts:

Reading, "The Costs of Housing".

Homework Exercise, "How Much Do You Think You Pay for Housing?"

Class Exercise, "Mrs. Johnson Moves into Public Housing".

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
Introduction	1. State the purpose of the session.	
To increase knowledge about the costs of housing the elderly.	1. Give each participant a copy of the reading, "The Costs of Housing". 2. Allow about 25 minutes for reading. 3. Give each participant a copy of the Homework Exercise, "How Much Do You Think You Pay For Housing?" 4. Read over the instructions on the exercise. Allow 15 seconds for completion of Part A.	35
To allow each participant to apply his new knowledge about housing costs to a counseling situation.	1. Give each participant a copy of the Class Exercise, "Mrs. Johnson Moves into Public Housing". 2. Read over the instructions to the exercise. Allow about 30 minutes to complete the exercise. 3. Discuss the exercise results by listing on the blackboard the questions identified by the class members. As each question is proposed for inclusion into the list, ask where Mrs. Johnson would get the information to answer the question. 4. Remind the class to complete Part B of the Homework Exercise.	90

READING

THE COSTS OF HOUSING

Any study of housing considerations must include a discussion of the costs of housing. Housing is the single largest investment that any of us will make in a lifetime. Yet, very few of us have actually taken the time to add up what we actually pay for housing.

To start with, most people pay about 15 to 25% of their income for rent or mortgage payments per month. Public Housing Authorities and other government subsidy programs charge rents that are based on a certain percentage of monthly income after adjusting the income for number of dependents, medical expenses, and special deductions for the elderly. For an elderly couple with an income of $300 per month, the monthly rent would be about $50 to $60, or 15 - 20% of the income in a public housing development.

The rent figure is, however, only part of the total housing cost that a person pays. First of all, we must include transportation costs as part of the overall housing cost. Where we live determines how much we spend on auto expenses or bus fares to carry out our normal activities. In modern American cities with all services, stores, and residential areas so wide spread, we must spend a lot of time and money just to carry out a daily routine. Many renters must also pay for heat in winter and for air conditioning in summer. For homes that are poorly designed or insulated, these costs can be quite high.

In order to figure out the total housing costs for an elderly client who rents an apartment(not in Public Housing) we may add together the following:

- monthly rent
- heating bills
- electricity for summer air conditioning (and maybe the cost of the air conditioner)
- travel expenses in the city

For an example, we may look at Mrs. Smith who pays $75 a month for a suburban apartment. Examining her heating bills for the winter, we see that she spent a total of $150 on fuel oil. She spent another $36 on running her air conditioner (this was a little harder to figure-- we really can only estimate it by subtracting her average monthly electric bill for the summer months from her average monthly bill for the winter months). She spent another $15 a month on transportation costs-- mainly bus fare and an occasional taxi. If she lived in a high crime area or in an area not served by city bus service, she would have higher taxi expenses or have to cut down on her travel.

Total monthly housing cost:

$75.00	rent
12.50	avg. heating bill
3.00	avg. air conditioner added expenses
15.00	travel costs
$105.50	

If Mrs. Smith had owned her own car, her travel expenses would probably have been much higher since most people spend $50 to $150 a month for a private automobile (this includes cost of the auto, gas, oil, and maintenance.)

To calculate housing costs for a homeowner is a little more difficult because part of the homeowner's monthly cost is considered an investment. The homeowner hopes to get a large part of his money back out of the house when he sells it. However, for the elderly homeowner, the investment aspect of housing costs is not so important since figures show that over 90% of the people over 65 do not move. In short, the elderly homeowner is not likely to ever realize any investment he may have in the home. This means that his monthly mortgage payments and other bills may be considered part of his total costs.

The monthly mortgage payment is the major housing expense that a homeowner has. A mortgage is merely a long term loan that a person gets from the bank in order to purchase a house. The mortgage is set up so that a homeowner pays the bank in equal installments usually over a 20 to 30 year period. Part of each installment payment goes to pay off the money borrowed to buy the house (this part of the payment is called the principal). Part of each payment goes to pay the interest that the bank charges on the principal. Since the length of a mortgage is so long, most people end up paying more interest than the original price of the house!

There are some income tax advantages to homeownership in that a homeowner can deduct his interest payments on the house from his taxable income. For many elderly who have low incomes and special deductions this tax advantage is often not very useful.

A homeowner must also pay property taxes on his house and lot. For the elderly taxpayer in North Carolina (65 years of age and older) with an annual income of less than $5,000 (not including Social Security) there is a deduction of $5,000 on the value of taxable property. This deduction must be applied for every year on the property tax forms. Many elderly assume that once they have applied for it they will get it automatically every year after. This is not true.

Additional expenses for the homeowner are maintenance costs and insurance payments. For older homes, the repair costs can be quite heavy. To figure total housing costs for the homeowner we may add the following:

- monthly mortgage payment
- property taxes
- transportation costs
- maintenance costs
- insurance payments
- heating and air conditioning

minus tax credits for mortgage interest payments

To illustrate the hidden costs of housing we may use the housing expenses of Mrs. Smith's twin sister, Mrs. Jones. Mrs. Jones owns her house, having paid off the mortgage several years ago. She has no monthly mortgage payments now. However, she does have significant housing costs. Her property taxes, even after her $5,000 deduction, run about $40 a month. Her maintenance costs are quite high because her house is old and there is always something to fix. Over the last year she spent $480 on repairs and painting. Her insurance payments run about $180 a year. Her heating bills are around $300 a year because the house is poorly insulated. There is no summer air conditioning. Like her sister, Mrs. Jones spends about $15 a month on transportation costs.

Mrs. Jones total monthly housing costs:

$40.00	property taxes
40.00	maintanance
15.00	insurance
25.00	heating expenses
15.00	transportation
$135.00	

Mrs. Jones pays about $32 a month more than her sister does for her housing.

HOMEWORK EXERCISE

HOW MUCH DO YOU THINK YOU PAY FOR HOUSING?

This exercise is intended to give you practice in figuring housing costs. What better place to start than with your own housing expenses. The exercise has two parts. Part A is to be done in class. Part B is to be done at home.

PART A

Take 15 seconds to estimate what you are spending for housing now. Write down on this sheet your best guess without calculating any of the various items that we have seen go into a total monthly housing cost.

ESTIMATED MONTHLY HOUSING COST (TOTAL) _____

PART B

This should be completed at home where you have access to various housing cost items. Fill in the appropriate blanks below.

MONTHLY HOUSE COST ITEMS:

_____ MORTGAGE PAYMENTS OR RENT
_____ PROPERTY TAXES
_____ MAINTENANCE COSTS
_____ INSURANCE
_____ HEATING COSTS
_____ AIR CONDITIONING
_____ TRANSPORTATION

_____

TOTAL

Compare the figures in Part A and Part B. How far off were you?

CLASS EXERCISE

MRS. JOHNSON MOVES INTO PUBLIC HOUSING

This exercise in intended to allow you to summarize some of the things you have been learning about housing concerns of the elderly and to allow you to start using them in a counseling situation.

Mrs. Johnson is an elderly homeowner who lives alone. She is eligible to live in a local housing project for the elderly and has just been notified that an apartment is available. She has come to you with a very simple question: should she move?

Your assignment here is to make up a list of questions that Mrs. Johnson needs to answer before she can make a decision to move. You are not to decide for her. Only construct a list of the questions she should answer.

It will be helpful to organize the questions into two categories:

- questions about the neighborhood

- questions about the housing costs

This exercise should take about 30 minutes to complete.

THE HOUSING COUNSELING PROCESS

Session Four

Purpose: To introduce the participant to the distinct phases of the process of providing housing counseling services.

Objectives: At the end of the session the participant will be able to:

1. Identify the different sources for contacting potential clients in the community.
2. Develop a strategy for making contact with potential clients.
3. Identify a range of alternative living arrangements for the elderly.
4. Discuss some attributes of the different housing types that are important to the elderly person.

Time: Approximately 2 hours 30 minutes.

Materials:

1. Blackboard of flip charts and felt pens.
2. Lecture material, "The Counseling Process".
3. Handouts:

   Reading, "Contact: Reaching the Client Group".

   Reading, "Housing Alternatives for the Older Person".

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
Introduction To familiarize the participant with the housing counseling process.	1. State the purpose of the session 1. Write on blackboard the following - Contact - Assistance - Follow-up 2. Deliver the brief lecture, " The Counseling Process", emphasizing the three main topics.	
To provide the participant with more information on the Contact phase of the counseling process.	3. Give each participant a copy of the reading, "Contact: Reaching the Client Group". 4. Allow about 20 minutes for reading. 5. Discuss the reading. Ask the participants to add any other sources of contact than those listed in the reading. Ask the class to select one of the five sources of likely concentrations of elderly (p. 3) and to develop a strategy for making the contact. Ask them to include in the strategy development: - who they would first contact at the "official" level (institution director, manager, etc.) - how they would approach the client - what they would do for the client - who they could call on for assistance in getting the client "into the system"	

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
To provide the participant with more information on the Assistance phase of the counseling process.	1. Introduce the second phase of the counseling process: Assistance. Emphasize: - Assistance is providing information so that the client can decide on his own best alternative. - Some of the points raised in Session 3 where the participants developed a list of questions for Mrs. Johnson to answer before deciding to move into public housing. - The counselor must have ready information about the housing situation <u>in the local community</u> to be of help to the client. The readings included here are just the introduction to housing alternatives for the elderly. 2. Give each participant a copy of the reading, "Housing Alternatives for the Older Person". 3. Allow about 25 minutes for individual reading. 4. Discuss the reading. Pick two or three of the housing types listed and ask the class to discuss them in terms of: - chances for social contact - security - sense of independence - provision of adequate space for carrying out daily activities.	75

LECTURE

THE COUNSELING PROCESS

The process of providing housing assistance counseling may be divided into three phases:

-Contact-- making contact with the client

- Assistance-- helping the client solve his or her problem

- Follow-up-- finding out how the solution has worked for the client

These three steps are equally important to your success as a counselor.

The first step, contact, is perhaps the most difficult because the persons with the most severe problems are often the hardest to find. As in other service programs, they are often difficult to involve in the program.

Helping the client solve his housing problem is the second phase of the counseling process. In this phase the emphasis is on allowing the client to solve his own problem not pushing what you think is "right" for the client. This means that the counselor must provide information and support but should not dictate solutions.

Finally the counselor should follow-up on the client's housing solution to find out how the situation turned out. This serves two purposes:

(1) It provides the chance for additional counseling assistance that may be necessary (the client may not want to "impose" again).

(2) It allows the counselor to check his effectiveness and provides additional on-the-job training.

We should remember that this training course is only the introduction to housing counseling. Actual practice and the follow-up are the real learning tools.

READING

CONTACT: REACHING THE CLIENT GROUP

All service delivery programs involve making contact (sometimes called "outreach") with the potential client group. The first problem in reaching the group with housing problems is that it is difficult to tell who has a problem. Many problems that the elderly have are related to housing but are not commonly thought of as "housing" problems. For example, many elderly in cities do not go out at night because they are afraid of crime in the neighborhood. This problem could be solved possibly by increased police protection, better street lighting, an escort service of the elderly, or by moving out of the neighborhood. By moving, we would be using a housing solution to a social problem.

Loneliness and isolation for the elderly person may be cured by moving into an elderly housing project where chances for making friends are high. To compensate for loneliness, an elderly person might also take in a boarder or find a roommate.

Obviously many social and psychological problems are not related to housing and the housing counselor must be careful in prescribing too freely. However, the counselor should try to keep in mind the simple ways that the house and neighborhood environment affect social and psychological well-being.

How do we reach clients who may not accurately recognize their problems or know of the available services? As in other service programs, just publicizing the existence of your services may not be enough to attract those persons with the severe housing problems. However, as a first step you should make sure that the word gets out through the news media in your community and that other service personnel are alerted to your program. Some of the service personnel who should be alerted are:

1. County and State Health Departments
   -Public Health Nurses

2. County and State Social Service (Welfare) Departments
   - Social Workers
   - Medicaid Workers
   - Food Stamp Workers
   - Specialist on Aging

3. Local Social Security Offices
   - SSI Alert Workers
   - SSI Eligibility Workers
   - Social Security Eligibility Workers

4. "War on Povery" Organizations
   - Community Action Outreach Workers, Action/Vista Volunteers
   - Migrant Program Outreach Workers and Aides

5. Local Health Services
   - Community Mental Health Centers
   - Family Health Centers
   - Free Clinics
   - Hospital Staffs
   - Indian Health Service

6. County Agricultural Extension Service
   - County Agents
   - Homemaker counselors
   - Farmers Home Administration personnel

7. Private Service Organizations
   - Red Cross
   - Salvation Army
   - Alcohol Abuse Programs
   - Churches

Reaching the person with the most severe housing problems is difficult. It seems to be a truism that those who have the worst problems are the last to actively seek help. Yet, unless a person lives in housing that is so dilapidated that the local Building Inspector has to investigate it, the problem people are hard to identify.

The problem must be sought out. There are several good places to begin looking:

1. Institutions that house the elderly such as nursing homes, homes for the aged, and mental hospitals. Many elderly are institutionalized simply because they need a little assistance in carrying on their daily lives but there is no one in the home to provide such assistance. However, many institutionalized elderly would do quite nicely in a supportive situation supplied by an elderly housing development or a shared apartment.

2. Church congregations in run-down areas of the city. Many elderly are "marooned" in older neighborhoods -- as the neighborhoods change around them, they are financially and emotionally tied to the old home.

3. Tenement and rooming houses in run-down areas of the city. These are mostly large, older houses that have been converted into apartments.

4. Occupants of houses that have been cited for building code violations--usually, but not always, dilapidated houses. Although the Building Inspectors in your area should not make available to you confidential material on building code violations, they can assist you in locating needy clients.

5. Persons on the deliquent roles of the utility companies. Although the utility companies should also not make personal files available to you, company bill collectors should be made aware of your services and be "on the look out" for persons that you could help.

READING

HOUSING ALTERNATIVES FOR THE OLDER PERSON

When most people think of housing, they think of a family living in a single house or a couple or single person living in a rented apartment. However, there are actually many different types of living arrangements available for all age groups and some specifically designed for the elderly.

We may group these alternatives as:

- self contained dwelling units
- congregate dwelling units
- group quarters

Self contained units are completely self contained for all household activity. They contain sleeping, living, kitchen, and bath facilities at a minimum.

Congregate units are self contained units with the addition of some group facilities that the residents may or may not wish to use. These added facilities usually include group dining rooms, recreation rooms, housekeeping services, and sometimes a clinic.

Group quarters consist of private bed/sitting rooms with other facilites shared by co-tenants. Sometimes the room includes a private bath but usually not.

SELF CONTAINED DWELLING UNITS

The most common self contained dwelling unit type is the single family house. The single family house is merely the conventional house with one person or one family unit occupying it. The single family house has been the preferred kind of housing for most people over the last half century and the Federal government has had many programs aimed at helping people buy and maintain these types of

dwellings. Since the elderly often have problems keeping up a house that they own, two Federal programs are of special interest to us. In rural areas, the Farmers Home Administration, located in the County Agricultural Extension Service office, provides low interest loans to poor and moderate income homeowners to fix up their homes. In cities there are currently no programs for repair loans but new Federal legislation is making money available to cities to loan out for home repair. The ways that this money is going to be given out have not been set yet, but the city government (City Manager or Mayor) will decide just where the funds will go. Contact their offices for up-to-date information on available money for home repair.

A second type of self contained unit is the conventional private apartment unit rented by an individual or family. As the name indicates, private rental apartments are owned by private individuals or companies who rent them out to people who can pay the going rent. Under new housing legislation, the Federal government plans to subsidize rents of poor people in private apartments by paying the difference between what the poor person can afford and the going rent. This program is expected to go into effect at the end of the summer 1975. To check on eligibility requirements and availability of these rent subsidies contact the local public housing authority, city planning department or City Hall.

A third type of self contained dwelling unit is found in public housing authority apartments. Public housing has been created to provide decent housing for poor people. Public housing is owned by the government and rents are based on a percentage of a person's income no matter how little he makes. Most public housing authority projects have long waiting lists for vacancies. Contact the local public housing authority to check on availability. Many authorities have special housing for the elderly projects that are reserved for the elderly. In North Carolina these are usually quite well maintained and well thought of by the residents.

CONGREGATE DWELLING UNITS

Some apartment developments for the elderly are arranged on a congregate pattern with group dining and recreation facilites occupying a central location in the project. Congegate housing projects are not institutions or nursing homes. The only thing that sets this type of development apart from regular apartment complexes is the addition of the group facilities. Most congregate housing facilities for the elderly are built and run by public housing authorities in North Carolina. For information contact the local housing authority.

GROUP QUARTERS

The first type of group quarters is the licensed rest home which includes several types of housing and care.These types are:

- skilled nursing home
- intermediate care facility
- family care home
- home for the aged

A skilled nursing home provides round-the-clock professional services for patients who require such attention. An intermediate care facility provides nursing assistance only during the working day seven days a week. Both types of facility require doctor's certification for admission. Patients are normally housed two to a room, as in a semi-private room arrangement in the hospital. These homes are operated by private individuals or companies for profit. Demand for beds in these homes is high and the rates are high. These homes are usually listed in the Yellow Pages of the telephone book, but information about them may also be obtained from private doctors in the area and the local County Health Department.

Family Care Homes and Homes for the Aged are basically boarding homes for the elderly and differ only in size. Family Care Homes are small, containing only five or less boarders. Homes for the Aged contain six or more boarders. They are designed to provide housing for the elderly who need some small assistance in carrying out daily routines but do not require constant medical attention. Like nursing homes, these boarding homes provide semi-private rooms with some congregate dining facilities. Many of the smaller Family Care Homes are simply private houses which have been converted into private bedrooms with some minimal safety equipment added to meet the licensing requirements.These homes are supervised by the County Department of Social Services, each of which is required to have a "Specialist on Aging" on the staff to assist in the placement of elderly in these homes. For information on this type of housing facility contact the local County Department of Social Services.

The second type of Group Quarters considered here is the rooming house. Rooming houses are licensed by municipal government, usually the Building Inspections department, and must meet only minimum safety and health requirements. Usually these establishments only provide bed/sitting rooms and bathrooms, but some do provide a shared kitchen or dining room. Rooming houses are most often found in older residential areas of the city where the large, old homes have been divided up into apartments. They tend to attract short term residents. Some are listed in the Yellow Pages, but most do not have a private telephone listing. Similar to the rooming house is the rooming hotel which is simply a hotel with lower rates for long term guests. Larger than the rooming house, it may or may not have a dining facility.

The third type of Group Quarters is the private shared apartment or house. Sharing an apartment or house with a non-related "roommate" is not commonly thought of as a solution to the housing problems of the elderly. It is, however, a good solution for many single

older people, especially widowed persons who have become accustomed to close companionship over a lifetime of marriage. Many apartment owners do not allow roommate rentals. These restrictions are, however, aimed at young student groups and may be relaxed for elderly. In most "successful" shared apartments there are enough rooms for each roommate to have a private bedroom and share a bath and kitchen.

Each type of housing situation listed above has its advantages and disadvantages regarding:

- cost
- privacy
- provision of services
- chances for social contact with other elderly
- provision of adequate space
- security
- sense of independence

Within the categories described there is a great deal of variation that can be found. Each local situation should be investigated to determine the availability and suitability of the different types for our elderly clients. An investigation of some of these before beginning the counseling of clients would provide the counselor with ready information for the client.

PROBLEMS OF RELOCATION FOR THE ELDERLY

Session Five

Purpose: To acquaint the participant with problems of relocation for the elderly and to summarize the five training sessions.

Objectives: At the end of the session the participant will be able to:

1. Discuss the major problems in relocation for the elderly person.

2. Identify and discuss the ways in which the counselor can assist the elderly client in getting through the worst phases of the relocation process.

Time: Approximately 1 hr. 30 minutes.
(With option: 2 hrs.)

Materials: 1. Three flip charts and felt pens for discussion groups.

2. Handout: Reading, "What Moving Means to the Elderly".

3. Previous readings--"Housing and the Older Person" (Session 1)
- " Contact: Reaching the Client Group" (Session 4)
- "Mrs. Johnson Moves into Public Housing" (Session 3)

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
Introduction	1. State the purpose of the session. 2. Ask the class to tell you the two reasons for follow-up: - it provides the chance for additional necessary counseling assistance - it is a crucial learning experience 3. Discuss why the client may not seek additional necessary help.	10
To provide the participant with information on problems of relocation of the elderly.	1. Give each participant a copy of the reading, "What Moving Means to the Elderly". 2. Allow about 20 minutes for individual reading. 3. Discuss the reading. Break the class into three groups if large enough. Ask group 1 to prepare a list of ways that they would go about preparing an elderly person for a Home for the Aged. Ask group 2 to prepare a list of the types of support they would want to arrange for to help an elderly person through the impact stage of a move to a nursing home. Ask group 3 to prepare a list of things they would do to help a person who was in an institution to settle into a public housing for the elderly project. 4. Allow about 20 minutes for each group to complete the assignments.	

SESSION PROCESS

OBJECTIVE	PROCEDURE	TIME
	1. Have each present their listings. Discuss after each presentation. Ask for additions to the lists.	75
	OPTIONAL	
To summarize the five sessions.	1. Ask the participants to list the major housing problems of the elderly. Refer to the reading, "Housing and the Older Person" for the listing of problems. 2. Ask the participants to list the likely places to locate elderly with housing problems. Refer to the reading, "Contact: Reaching the Client Group". 3. Ask the participants to list the questions they should ask of the client contemplating a residential move. Refer to the Class Exercise, "Mrs. Johnson Moves into Public Housing", Session 3.	45

READING

WHAT MOVING MEANS TO THE ELDERLY*

INTRODUCTION

Most people change their residence for a better job or a better home. But when an elderly person moves, it is likely to be the result of financial or medical setbacks, loss of a spouse, or end of a career. It may have a wide range of effects, some beneficial and others detrimental, even lethal.

Moving disrupts at any age, and for the older person it is often compounded by social isolation, family conflict, or the feeling of imposing upon some one or being imposed upon. With all of these factors mixed together it is little wonder that moving can be quite stressful for the elderly person. In fact, many research studies have shown that the emotional stress involved in moving for the older person can result in illness or even death. The question then is, "What can we do to reduce the stress involved in moving?"

To better understand the stress of moving we should first look at the moving, or relocation, process. This process can be divided into three steps:

- decision and preparation
- impact
- settling in

DECISION AND PREPARATION STAGE

Deciding that a move is necessary and choosing the destination are only the first of many decisions to be made. Emotional reactions to the problems that caused the wish to move must be resolved. The older person has to make decisions about what to do with his belongings, deal with his legal and business affairs, and overcome his regrets about leaving the familiar

*Based on an article, "Relocation of the Elderly" by Beverly A. Yawney and Darrell L. Slover, in Social Work, May 1973, pp. 86-95.

settings and friends. At the same time he is trying to anticipate the changes that will be required in his daily living routine.

IMPACT STAGE

The impact stage, during and immediately after the actual move, is the period when the most adverse psychological effects of the move have been observed. Although there are many reactions to the move, almost everyone shows some genuine grief at leaving familiar surroundings. Sometimes, people experience a sense of helplessness, anger, and depression at this stage. There is a tendency to idealize and to long for the old home and neighborhood. It usually takes several months for the person to adjust from identifying with the old neighborhood to become attached to the new environment. Many older people never successfully adjust and become withdrawn in the new setting.At this stage, the most noticeable effects of the emotional stress are found-- illness and death rates increase signifi[illegible]tly at this time.

SETTLING IN STAGE

Once the initial shock of relocation has diminshed, the individual is faced with the task of adapting his lifestyle and daily routine to the new setting. Disrupted social contacts need to be re-established. Inability or unwillingness to make new friends can be a major factor in an unsuccessful relocation. Research studies show that loss of friendships contributes largely to the feelings of grief that a person may experience after a move.

In a familiar neighborhood, an older person can devise ways of remaining independent through the support of neighbors, arrangements with shopkeepers and landlords, and assistance from clergy and friends.However, after a move into unfamiliar surroundings, the relocated older person no longer has the support of familiar surroundings, friends, church, and other organizations to help him. He may be faced with the dual task of familiarizing himself with a new environment and developing a network of new friends.

ASSISTING THE ELDERLY RELOCATEE

There are basically two ways that the elderly person undergoing a move can be assisted:

- mental preparation and anticipation about what to expect
- help in selecting the most appropriate type of housing and neighborhood into which to move

Mental Preparation

Mental preparation means helping the elderly mover anticipate his new situation. Simple contact with the person undergoing a move may provide much needed assurance that "someone cares". More than assurance, however, the person needs to know what to expect. A home for retired teachers maintains a room that prospective residents are invited to use for a day or two before making their decision to move in. When they become residents of the home, the initial period of occupancy is under temporary contract which they can easily cancel. After two months of occupancy, many of them say they are ready to leave. Often they change their minds after visiting old acquaintances; the retirement home looks good in comparison with the noise, bustle, and lack of privacy in the home of family and friends.

As a rule, older people move to smaller quarters. Many personal possessions must be disposed of. If the move occurs at a time of crisis and confusion, the person does not have a chance to consider what to do with his treasured possessions. In many cases someone else must make the decisions. Then the person may feel grieved and angered over the lost articles. Therefore, families should be encouraged to discuss the disposal of personal possessions before the crisis occurs. In this way, the older person can maintain the central role in the process. Knowing that one's former possessions will be used and appreciated is not as traumatic as not knowing what happened to them.

Selecting the Appropriate Housing

Finding a new environment that meets the needs of the elderly person can be the most critical step of the relocation process. Although it is often difficult to match these needs to the housing, there are several critical factors to keep in mind.

There are indications that the elderly often adapt more successfully in areas where there are concentrations of other elderly persons. Older people tend to form new friendships in relation to the number of other elderly living near them. There is also a tendency for those of the same age group to help each other in time of need. In any event, the relocatee should be assisted in maintaining some relationship with his old home ground. This might be accomplished through visits to or from old acquaintances. Retaining some favored possessions, such as a favorite bed, chair, radio, and pictures should be encouraged.

When a move to nursing home, hospital, or county home is required, the problem of institutionalization is added to those already present. There is considerable risk of the older person becoming passive and extremely dependent. Morale, social contact, self esteem, and the ability to care for oneself may rapidly decline. The primary way to overcome this problem is to insure that the institution staff makes every effort to assess, respect, and develop the skills that the elderly person has. It is often more difficult than treating the elderly patients like infants. And it is work that requires skills and insight that many institutional staff people lack. However, before an elderly person is institutionalized, the home should be investigated closely to determine the way the patients are treated.

This paper has dwelt upon the risks involved in relocating the elderly person. However, where moves are necessary and desirable, much can be done to provide the support and acceptance that can reduce the emotional stress involved.